

ABSTRACT

The main purpose of this research is to build a theoretical model that captures the process through which the financial synergies and operational synergies, cost duplication influences for the excellency of bank financial performance. Specifically, this research is aimed to test empirically: first, direct effect of financial synergies, operational synergies, cost duplication, on the excellency of bank financial performance; second to test empirically: relationship of the cost duplications on operational synergies; third the financial synergies and operational synergies influences for the excellency of bank financial performance through the Rural Community Recognition which Integrity.

Research desain use in this study a kind of survey research, in which the theoretical model is tested with data collected from 131 branch of BPR BKKin Central Java. Multi-group structural equation modelling was used to analyzed the data. Data analyze technique using structural equation modelling with: excell supporting programme, SPSS 16.0 and Amos 16.0 programme.

The result of analyze through and Amos 16.0 programme to direction adjusted model solution from indicators full model to model with composit indicator. Others result provided for structural equation models first, the relationship financial synergies to the Rural Community Recognition which Integrity is positif significant; relationship the Rural Community Recognition which Integrity to the excellency of bank financial performance is positif significant, and full supported that the financial synergies influences for the excellency bank financial performance is better through the Rural Community Recognition which Integrity is positif significant; the operational synergies influences for the excellency bank financial performance is better through the Rural Community Recognition which Integrity is positif significant and the relationship cost duplication to operational synergies is negatif significant. In general, this research findings provide strong support for the notion of operational synergies and financial synergies influences for the excellency of bank financial performance; provide support for the role of the Rural Community Recognition which Integrity in to increased for the excellency of bank financial performance.

Key word: *financial synergies, cost duplications, financial synergies, operational synergies, rural community recognition which integrity, excellency of bank financial performance, bank.*